

Office of the Chapter 13 Standing Trustee

Isabel C. Balboa, Chapter 13 Standing Trustee†

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Jennifer R. Gorchow, Staff Attorney

Kelleen E. Stanley*
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*Certified Bankruptcy Assistant

†Fellow, American College of Bankruptcy

February 11, 2020

Richard S. Hoffman, Jr., Esquire
412 Swedesboro Road
Mullica Hill, NJ 08062

RE: CHAPTER 13 BANKRUPTCY
CASE NO.: 18-17590 ABA
DEBTOR(S) NAME: Nancy M. Krimm

Dear Mr. Hoffman,

Our office is in receipt of the Order dated February 10, 2020 curing post-petition arrears and resolving certification of default for the above-mentioned debtor(s). This Order states the amount of \$1,935.77 shall be capitalized in the Debtors' Chapter 13 Plan and awards creditor attorney fees in the amount of \$306.00 to be paid through the plan.

In order to compensate for the funds being added to the plan, the Debtor(s)' payments should be modified to **\$9,672.00 total receipts applied to plan; then \$526.00 for thirty-eight (38) remaining months starting March 1, 2020 for a total plan length of sixty (60) months.**

Enclosed for your convenience is a Stipulation Adjusting Trustee Payments with the terms listed above. If same meets with your approval, please execute and return the original to this Office so that it may be filed with the Court. If we fail to hear from you or fail to receive the executed Stipulation within twenty (20) days from the date of this letter, we may move to Dismiss this matter.

Should you have any further questions and/or concerns regarding this matter, please feel free to contact Annette Donaldson at adonaldson@standingtrustee.com.

Very truly yours,

**OFFICE OF THE CHAPTER 13
STANDING TRUSTEE**


ISABEL C. BALBOA
Chapter 13 Standing Trustee

ICB:ad

Enclosure(s)

c:

Nancy M. Krimm

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

**OFFICE OF THE CHAPTER 13 STANDING
TRUSTEE**

Isabel C. Balboa, Esquire (IB 4082)
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, New Jersey 08002
(856) 663-5002

In Re:

NANCY M. KRIMM

Debtor (s)'

Case No. 18-17590 (ABA)

Judge: Andrew B. Altenburg, Jr.

STIPULATION ADJUSTING

WHEREAS, a review of Debtor's case by the Chapter 13 Standing Trustee's Office revealed that Debtor's monthly Trustee payments should be recalculated and good cause having been shown, and

WHEREAS, the Trustee and Debtor's counsel have agreed to resolve the adjustment in Trustee payments by this Stipulation;

NOW THEREFORE, the Trustee and counsel for Debtor hereby agree as follow:

1. Debtor's case be and is hereby allowed to continue at \$9,672.00 total receipts applied to plan, then \$526.00 per month for the remaining thirty-eight (38) months commencing March 1, 2020, for a total of sixty (60) months.

IT IS STIPULATED that all other terms set forth in the Order Confirming Plan entered on August 8, 2018 remain in effect.



Richard S. Hoffman, Jr., Esquire
Attorney for Debtor

/s/ Isabel C. Balboa

Isabel C. Balboa
Chapter 13 Standing Trustee

Dated:

4-24-20

Dated: 4/24/2020



Order Filed on February 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

In Re:

NANCY M. KRIMM,

Debtor


Case No.: 18-17590-ABA

Judge: Andrew B. Altenburg Jr.

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2011 FORD TRUCK ESCAPE UTILITY 4D LIMITED 4WD

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: February 10, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Nancy M. Krimm

Case No.: 18-17590-ABA

Caption of Order: Consent Order Modifying Stay as To Personal Property

1. The 11 U.S.C. § 362(a) Stay as to Capital One Auto Finance, a division of Capital One, N.A., its successors and/or assigns ("Movant"), with respect to the personal property of the Debtor described as a 2011 FORD TRUCK Escape Utility 4D Limited 4WD, V.I.N. 1FMCU9EG9BKA42200, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtor complies with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant, Debtor agrees to:

(i) pay through the Chapter 13 Plan the post-petition arrears due through January 21, 2020 in the amount of \$1,935.77; and

(b) Debtor will resume making all future regular monthly installment payments of \$320.71 (subject to changes for taxes, insurance costs and late fees, if any) beginning on February 11, 2020; Debtor will timely make each payment in accordance with the terms and conditions of the loan document between Debtor and Movant.

2. Debtor will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtor will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$306.00 for attorney's fees and costs.

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Debtor: Nancy M. Krimm
Case No.: 18-17590-ABA
Caption of Order: Consent Order Modifying Stay as To Personal Property

3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
4. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor and counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted immediate relief from the automatic stay provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle.

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Debtor: Nancy M. Krimm

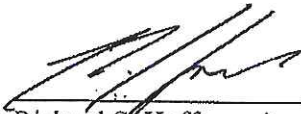
Case No.: 18-17590-ABA

Caption of Order: Consent Order Modifying Stay as To Personal Property

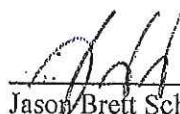
6. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

7. Debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



Richard S. Hoffman, Jr., Esquire
Hoffman DiMuzio
412 Swedesboro Road
Mullica Hill, NJ 08062
Attorney for Debtor



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown St.
Philadelphia, PA 19130
Attorney for Capital One Auto
Finance, a division of Capital One,
N.A.